Rev. 04/2018

FACTS

WHAT DOES AMERICAN BANK OF BEAVER DAM DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Account balances and transaction history • Credit history and credit scores When you are no longer our customer, we continue to share your information as described in this notice.

How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Bank of Beaver Dam chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Bank of Beaver Dam share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 920-885-2700 or go to banking@americanbankbd.com

Who we are

Who is providing this notice?	American Bank of Beaver Dam

What we do

How does American Bank of Beaver Dam protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does American Bank of Beaver Dam collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Our affiliates include financial companies, such as American National Wealth Management.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • American Bank of Beaver Dam does not share with nonaffiliates they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • American Bank of Beaver Dam does not jointly market.

Other important information

Universal Credit Application

(Consumer Real Estate)

Lender Use Only

Lender Case No./HMDA ULI	HMDA Reportable	Census Tract
	☐ Yes ☐ No	

1. Type of Application

(Check only one of the four checkboxes; and sign, if joint credit. Use another application if more than two applicants.)

☐ **Individual Credit.** If checked, this is an *Application for Individual Credit* - relying **solely** on my income and assets.

☐ **Individual Credit with Another.** If checked, this is an *Application for Individual Credit* - relying on my income and assets **and** on income and/or assets of another as a basis for loan qualification. *(Complete Applicant and Co-Applicant sections.)*

☐ **Individual Credit (Community Property State).** If checked, this is an *Application for Individual Credit* - relying on my income or assets. The income or assets of my spouse (or other person), who has community property rights pursuant to state law, will not be used as a basis for loan qualification. However, his or her liabilities must be considered because my spouse (or other person) has community property rights pursuant to applicable law, and, as Applicant, I reside in a community property state, the property that will secure the loan is located in a community property state, or I am relying on other property located in a community property state as a basis for repayment of the loan. *(Complete Applicant and Co-Applicant sections.)*

☐ **Joint Credit.** If checked, this is an *Application for Joint Credit*. By signing below, the Applicant and Co-Applicant agree that each of us intend to apply for joint credit. *(Complete Applicant and Co-Applicant sections.)*

Applicant for Joint Credit _____ Co-Applicant for Joint Credit _____

2. Terms of Credit Requested

Type of Credit	Amount Requested	Interest Rate Type	Term of Credit *(in Months)*
☐ Loan ☐ Line of Credit	$	☐ Fixed ☐ Adjustable ☐	

3. Property Information and Loan Purpose

Subject Property Address (street, county or parish, city, state & ZIP) | No. of Units

Legal Description of Subject Property (attach description if necessary) | Year Built

Loan Purpose
☐ Purchase ☐ Construction-Initial ☐ Home Improvement
☐ Refinance ☐ Construction-Permanent ☐

Property will be:
☐ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements
	$	$		☐ made ☐ to be made Cost: $

Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in:
☐ Fee Simple
☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

4. Applicant Information

Applicant's Name				Co-Applicant's Name			
Social Security No.	Primary Phone ☐ Cell		Date of Birth	Social Security No.	Primary Phone ☐ Cell		Date of Birth
ID Type & No.	Issued By	Issue Date	Exp. Date	ID Type & No.	Issued By	Issue Date	Exp. Date
E-mail Address				E-mail Address			
☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed)	Dependents (not listed by Co-Applicant) No. Ages			☐ Married ☐ Separated ☐ Unmarried (including single, divorced, widowed)	Dependents (not listed by Applicant) No. Ages		
Present Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____				Present Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____			
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			
Former Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____				Former Address ☐ Own ☐ Rent ☐ ____ No. Yrs. ____			

5. Employment Information

Applicant		Co-Applicant	
Name & Address of Employer ☐ Self Employed	Yrs. on this job	Name & Address of Employer ☐ Self Employed	Yrs. on this job
	Yrs. employed in this line of work/profession		Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone	Position/Title/Type of Business	Business Phone

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer ☐ Self Employed	Dates (from - to)	Name & Address of Employer ☐ Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income $	Position/Title/Type of Business	Gross Monthly Income $
Name & Address of Employer ☐ Self Employed	Dates (from - to)	Name & Address of Employer ☐ Self Employed	Dates (from - to)
	Business Phone		Business Phone
Position/Title/Type of Business	Gross Monthly Income $	Position/Title/Type of Business	Gross Monthly Income $

6. Monthly Income and Combined Housing Expense Information

Gross Monthly Income	Applicant	Co-Applicant	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$	$	$	Rent	$	
Overtime	$	$	$	First Mortgage (P&I)	$	$
Bonuses	$	$	$	Other Financing (P&I)	$	$
Commissions	$	$	$	Hazard Insurance	$	$
Dividends/Interest	$	$	$	Real Estate Taxes	$	$
Net Rental Income	$	$	$	Mortgage Insurance	$	$
Other (before completing, see the notice in "Describe Other Income," below)	$	$	$	Homeowner Assn. Dues	$	$
				Other	$	$
Total	$	$	$	**Total**	$	$

*** Self Employed Applicant(s) may be required to provide additional documentation such as tax returns and financial statements.**

A/C	Describe Other Income	Notice: Alimony, child support, or separate maintenance income need not be revealed if the Applicant (A) or Co-Applicant (C) does not choose to have it considered for repaying this loan.	Monthly Amount
			$
			$
			$

7. Assets and Liabilities

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Applicants if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the *Co-Applicant section* was completed about a non-applicant spouse or other person, this Statement and supporting schedules must also be completed about that spouse or other person.

Completed ☐ Jointly ☐ Not Jointly

Schedule of Real Estate Owned. (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale, R if rental for income or O for other) ▼		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
			$	$	$	$	$	$
			$	$	$	$	$	$
			$	$	$	$	$	$
		Totals	$	$	$	$	$	$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name | Creditor Name | Account Number

7. Assets and Liabilities (Continued)

Assets Description	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Cash deposit toward purchase held by:	$			
List checking and savings accounts below		**Liabilities**	**Monthly Payment & Months Left to Pay**	**Unpaid Balance**
Name and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/ Months	$
Acct. no.	$	Acct. no.	☐ Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/ Months	$
Acct. no.	$	Acct. no.	☐ Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/ Months	$
Acct. no.	$	Acct. no.	☐ Revolving	
Name and address of Bank, S&L, or Credit Union		Name and address of Company	$ Payment/ Months	$
Acct. no.	$	Acct. no.	☐ Revolving	
Stocks & Bonds (Company name/number & description)	$	Name and address of Company	$ Payment/ Months	$
		Acct. no.	☐ Revolving	
Life Insurance net cash value Face amount: $	$	Name and address of Company	$ Payment/ Months	$
Subtotal Liquid Assets	$			
Real estate owned (enter market value from schedule of real estate owned)	$			
		Acct. no.	☐ Revolving	
Vested interest in retirement fund	$	Name and address of Company	$ Payment/ Months	$
Net worth of business(es) owned (attach financial statement)	$			
		Acct. no.	☐ Revolving	
Automobiles owned (make and year)	$	Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
		Job-Related Expense (child care, union dues, etc.)	$	
Other Assets (itemize)	$			
		Total Monthly Payments	$	
Other Assets (from continuation page, if any)	$	Other Liabilities (from continuation page, if any)		$
Total Assets (a)	$	**Net Worth (a - b)** $	**Total Liabilities (b)**	$

8. Declarations

	Applicant Yes	Applicant No	Co-Applicant Yes	Co-Applicant No
a. Are there any outstanding judgments against you?	☐	☐	☐	☐
b. Have you been declared bankrupt within the past 10 years?	☐	☐	☐	☐
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	☐	☐	☐	☐
d. Are you a party to a lawsuit?	☐	☐	☐	☐
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	☐	☐	☐	☐
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?	☐	☐	☐	☐

8. Declarations (Continued)

	Applicant		Co-Applicant	
	Yes	No	Yes	No
g. Are you obligated to pay alimony, child support, or separate maintenance?	☐	☐	☐	☐
h. Is any part of the down payment borrowed?	☐	☐	☐	☐
i. Are you a co-maker or endorser on a note?	☐	☐	☐	☐
j. Are you a U.S. citizen?	☐	☐	☐	☐
k. Are you a permanent resident alien?	☐	☐	☐	☐
l. Do you intend to occupy the property as your primary residence?	☐	☐	☐	☐
m. Have you had an ownership interest in a property in the last three years?	☐	☐	☐	☐
(1) What type of property did you own -- principal residence (PR), second home (SH), or investment property (IP)?				
(2) How did you hold title to the home -- solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?				
n. Are there any other equity loans on the property?	☐	☐	☐	☐

9. Continuation and Additional Information

Instructions. Use this section if you need more space to complete the Universal Credit Application. Mark "**A**" for Applicant and "**C**" for Co-Applicant. Use this space if you answered "Yes" to any of the questions in Section 8.

10. Federal Notices

Important Information to Applicant(s). To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who applies for a loan or opens an account.

What this means for you. When you apply for a loan or open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license and/or other identifying documents. In some instances, we may use outside sources to confirm the information. The information you provide is protected by our privacy policy and federal law.

False Statements. By signing below, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, *et seq*.

11. State Notices

California Residents. Each applicant, if married, may apply for a separate account.

Massachusetts Residents. Under Massachusetts statute, Mass. Gen. L. ch. 184, Section 17B, you, the Applicant (and Co-Applicant) are entitled to know the following:

1. The responsibility of the attorney for the Mortgagee is to protect the interest of the Mortgagee.
2. Mortgagors may, at their own expense, engage an attorney of their own selection to represent their interests in the transaction.

For Home Equity Line of Credit. The current annual percentage rate for finance charges and, if the rate may vary, a statement to that effect and of the circumstances under which the rate may increase and whether there are any limitations on any such increase, as well as the effects of any such increase; the conditions under which a finance charge may be imposed, including the time period within which any credit extended may be repaid without incurring a finance charge; whether any annual fee is charged and the amount of any such fee; and whether any other charges or fees may be assessed, the purposes for which they are assessed, and the amounts of any such charges or fees.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Texas Residents. The owner of the homestead is not required to apply the proceeds of the extension of credit to repay another debt except debt secured by the homestead or debt to another lender.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes §766.59 or a court decree under Wisc. Statutes §766.70 adversely affects the interest of the lender unless the lender, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the lender is incurred.

For married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the creditor may be required by law to give notice of this transaction to my spouse.

12. Acknowledgment and Agreement

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, *et seq.*; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to

12. Acknowledgment and Agreement (Continued)

amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an *"electronic record"* containing my *"electronic signature,"* as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Consent. You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service or other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of pre-recorded/artificial voice messages or an automated dialing device.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

X		X	
Applicant's Signature	Date	Co-Applicant's Signature	Date

13. Government Monitoring or Demographic Information

Lender only: *Indicate whether a separate Regulation B (ECOA) Government Monitoring Information form, or a separate HMDA Demographic Information form are applicable and incorporated by reference. Otherwise, indicate Not Applicable.*

☐ HMDA Demographic Information *(if HMDA reportable)*
☐ ECOA Government Monitoring *(if not HMDA reportable, but subject to Regulation B's 12 C.F.R. 1002.13 or equivalent)*
☐ Not applicable

For Mortgage Loan Originator

This information was provided through: ☐ Mail or Fax ☐ E-mail or Internet ☐ Telephone Interview ☐ Face-To-Face Interview (includes Electronic Media with Video Component)

Loan Originator's Signature X	**Date**	**Loan Originator's Phone Number**
Loan Originator's Name	**Loan Originator Identifier**	**Loan Origination Company's Address**
Loan Origination Company's Name	**Loan Origination Company Identifier**	

Transaction Worksheet - Optional

a. Purchase price	$	k. Applicant's closing costs paid by Seller	$
b. Alterations, improvements, repairs	$	l. Other Credits (explain)	$
c. Land (if acquired separately)	$		
d. Refinance (include debts to be paid off)	$		
e. Estimated prepaid items	$	m. Loan amount (exclude PMI, MIP, Funding Fee financed)	$
f. Estimated closing costs	$		
g. PMI, MIP, Funding Fee	$	n. PMI, MIP, Funding Fee financed	$
h. Discount (if Applicant will pay)	$	o. Loan amount (add m & n)	$
i. Total costs (add items a through h)	$	p. Cash from/to Applicant (subtract j, k, l & o from i)	$
j. Subordinate financing	$		

For Lender's Use

Lender's Initial Lien Position ☐ First Lien ☐ Second Lien ☐ Subordinate Lien	**First Lien Holder's Name & Address (if any)** **Loan No.**		**Second Lien Holder's Name & Address (if any)** **Loan No.**
Date Application Received	**Received By**		**Amount Requested** $
Decision ☐ Approved ☐ Denied	**Decision Date**		**Decision By**
Interest Rate Fixed/Index: % Margin points	**Amount Approved** $	**Initial Advance (if applicable)**	**Funding Date**
Refinancing ☐ Yes ☐ Cash Out	**Rescindable** ☐ Yes	**Early Disclosures Given** ☐ Yes, on	**High Cost Mortgage** ☐ Yes **High Priced Mortgage** ☐ Yes